

FILED
5/9/23 2:13 pm
CLERK
U.S. BANKRUPTCY
COURT - WDPA

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

IN RE: SHANDA K. WELSH,) Bank. No. 19-23468 GLT
)
Debtor.) Chapter 13
)
SHANDA K. WELSH,) Docket No.: 55
) Related to Docket No.: 9, 52
Movant,)
) Hearing Date & Time: 5/9/2023 at 9:00
) a.m.
vs.)
)
DUQUESNE LIGHT, PRA RECEIVABLES)
PEOPLES GAS, AFFIRM, CENLAR,)
CITIBANK, CITIZEN'S BANK, DOLLAR)
BANK, COMENITY BANK, HOME)
DEPOT, KLARNA, U.S. TRUSTEE,)
PA AMERICAN WATER, PNC BANK,)
PINGORA, PORTFOLIO, QUANTUM3,)
SYW, SEARS AT HOME, CARECREDIT,)
SAM'S CLUB, TJX, U.S. DEPARTMENT)
OF EDUCATION, U.S.A.A. AND RONDA)
WINNECOUR, CHAPTER 13 TRUSTEE,)
)
Respondents.)

**ORDER CONFIRMING CHAPTER 13 SALE OF PROPERTY
FREE AND DIVESTED OF LIENS OF COURT**

AND NOW, this __ 9th Day of May __, 2023, upon consideration of the Debtor's Motion for Sale of Property Free and Divested of Liens to Douglas A. Sable for \$295,000.00, after hearing held in Courtroom A, 54th Floor, 600 Grant Street, Pittsburgh, PA, this date, the Court finds: (see Hearing Notice for participation by Zoom)

(1) That service of the notice of hearing and order setting hearing on said Complaint/Motion for private sale of real property free and divested of liens of the above named Respondents, were effected on the following secured creditors whose liens are recited in said motion for private sale of real estate located at 294 Hillcrest Circle, Pittsburgh, Pennsylvania 15237-2526, viz:

DATE OF SERVICE

NAME OF LIENOR AND SECURITY

April 11, 2023

*Pingora Loan Servicing, LLC

	c/o Nationstar Mortgage, LLC d/b/a Mr. Cooper P.O. Box 619094 Dallas, TX 75261-9094 (mortgage)
April 11, 2023	*Pingora Loan Servicing, LLC c/o Cenlar FSB 425 Phillips Boulevard Ewing, NJ 08618-1430 (mortgage)
April 11, 2023	Brian Nicholas, Esquire bnicholas@kmlawgroup.com
April 11, 2023	Maria Miksich, Esquire mmiksich@kmlawgroup.com

* All that certain property in the Township of Ross in the County of Allegheny and Commonwealth of Pennsylvania, being more fully described in Tax Parcel I.D. 517-K-272.

(2) That sufficient general notice of said hearing and sale, together with the confirmation hearing thereon, was given to the creditors and parties in interest by the moving party as shown by the certificate of service duly filed and that the named parties were duly served with the Complaint/Motion.

(3) That said sale hearing was duly advertised in the Pittsburgh Post-Gazette on or about 4/20/2023 and in the Pittsburgh Legal Journal on or about 4/17/2023, as shown by the proof of publication.

(4) That at the sale hearing the highest/best offer received was that of the above-Purchaser and no objection to the sale was made which would result in cancellation of said sale.

(5) That the price of \$295,000.00 offered by Douglas A. Sable was a full and fair price for the property in question.

(6) That the Purchaser has acted in good faith with respect to the within sale in accordance with *In re Abbotts Dairies of Pennsylvania, Inc.*, 788 F 2d. 143 (3d Cir. 1986).

NOW therefore, **IT IS ORDERED, ADJUDGED AND DECREED** that the sale by General Warranty deed of the real property described as a certain property located in the Township of Ross and in the County of Allegheny and Commonwealth of Pennsylvania with a Tax Parcel No. of 517-K-272 is hereby CONFIRMED to Douglas A. Sable for \$295,000.00, free and divested of the above recited liens and claims, and that the Movant is authorized to make, execute and deliver to the Purchaser above named the necessary deed and/or other documents required to transfer title to the property purchased upon compliance with the terms of sale;

IT IS FURTHER ORDERED, that the above recited liens and claims, be and they hereby are, transferred to the proceeds of sale, if and to the extent they may be determined to be valid liens against the sold property, that the within decreed sale shall be free, clear and divested of said liens and claims;


FURTHER ORDERED, that the following expenses/costs shall immediately be paid at the time of closing. **Failure of the closing agent to timely make and forward the disbursements required by this Order** will subject the closing agent to monetary sanctions, including among other things, a fine or the imposition of damages, after notice and hearing, for failure to comply with the above terms of this Order.

- (1) The following lien(s)/claim(s): Pingora Loan Servicing, LLC;
- (2) Delinquent real estate taxes, if any;
- (3) Current real estate taxes, pro-rated to the date of closing;
- (4) The Court approved realtor commission: None
- (5) The Court approved attorney fees in the amount of \$1,856.25 plus \$64.04 in costs for a total of \$1,920.29 ;
- (6) The Chapter 13 Trustee "percentage fees" in the amount of ___ \$0.00 payable to "*Ronda J. Winnecour, Chapter 13 Trustee, P.O. Box 2587, Pittsburgh, PA 15230*";
- (7) The "net proceeds" of the Debtor's one-half interest from the closing as identified on the HUD-1 to the Chapter 13 Trustee payable to "*Ronda J. Winnecour, Chapter 13 Trustee, P.O. Box 84051, Chicago, IL 60689-4002*";
- (8) Other:

FURTHER ORDERED that:

- (1) Closing shall occur within thirty (30) days of this Order and the Movant shall file a report of sale within (10) days following closing;
- (2) The lien of Pingora Loan Servicing, its successor and/or assigns, shall be paid in full and shall remain on the premises commonly known as 294 Hillcrest Circle, Pittsburgh, PA 15237-2526 until the closing proceeds are received and applied by Pingora; and
- (3) This Sale Confirmation Order survives any dismissal or conversion of the case; and,
- (4) Within five (5) days of the date of this Order, Movant shall serve a copy of the within Order on each Respondent (i.e., each party against whom relief is sought) and its attorney of record, if any, upon any attorney or party who answered the motion or appeared at the hearing, the attorney for the debtor, the Purchaser, and the attorney for the Purchaser, if any, and file a certificate of service.

BY THE COURT:


Gregory J. Taddonio, Chief Judge
United States Bankruptcy Court

In re:
Shanda K. Welsh
Debtor

Case No. 19-23468-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: May 09, 2023

User: auto
Form ID: pdf900

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 11, 2023:

Recip ID	Recipient Name and Address
db	+ Shanda K. Welsh, 294 Hillcrest Circle, Pittsburgh, PA 15237-2526

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 11, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 9, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Pingora Loan Servicing LLC unless in the state of RI, ME, NH, NV or Orleans Parish, LA, then use Federal National Mortgage Association bnicholas@kmlawgroup.com
Brian Nicholas	on behalf of Creditor Pingora Loan Servicing LLC bnicholas@kmlawgroup.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com;kebeck@ecf.courtdrive.com
Maria Miksich	on behalf of Creditor Pingora Loan Servicing LLC enote vesting-- Nationstar Mortgage LLC d/b/a Mr. Cooper mmiksich@kmlawgroup.com
Office of the United States Trustee	ustregion03.pi.ecf@usdoj.gov

District/off: 0315-2

User: auto

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Date Rcvd: May 09, 2023

Form ID: pdf900

Total Noticed: 1

Rodney D. Shepherd

on behalf of Debtor Shanda K. Welsh rodsheph@cs.com

Ronda J. Winnecour

cmecf@chapter13trusteewdpa.com

S. James Wallace

on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com Equitablebankruptcy@peoples-gas.com

TOTAL: 8